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Atty. Docket No. WELL0011  
TOTAL PAGES (Incl. cover sheet) - 20  
The following documents are enclosed:

- Certificate of Facsimile Transmission (1 page); and
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Banaugh et al.

Docket No.: WELL0011

5

Serial No. : 09/703,357

Art Unit: 3624

Filed: 31 October 2000

Examiner: Kyle, Charles R.

10 Title: Method and Apparatus for Integrated Payments Processing and Decisioning  
for Internet Transactions

June 21, 2005

15 Mailstop: Non-Fee Amendments  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

20 20 Amendment

Sir:

This is an Amendment in response to the Office Action, mailed March 21, 2005, for  
25 the above-identified patent application. Amendment to the claims is attached hereto.